

**Information to identify the case:**

Debtor 1	<b>Raymond P Jacobs Jr.</b>	Social Security number or ITIN	<b>xxx-xx-0718</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Kathy A Jacobs</b>	Social Security number or ITIN	<b>xxx-xx-7384</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-20277-TPA</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond P Jacobs Jr.

Kathy A Jacobs

4/14/20

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Raymond P Jacobs, Jr.  
 Kathy A Jacobs  
 Debtors

Case No. 15-20277-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Apr 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2020.

db/jdb	+Raymond P Jacobs, Jr., Kathy A Jacobs, 2877 N Meadow St, Natrona Heights, PA 15065-1817
13987320	+Allan Smith Esq, Law Firm of Allan C. Smith PC, 1276 Veterans Hwy Suite E-1, Bristol, PA 19007-2597
13987321	+Cach LLC, 4500 Cherry Creek Drive South Suite 700, Denver, CO 80246-1534
13987323	+Cigna Companies, PO Box 22325, Pittsburgh, PA 15222-0325
14039264	+Life Insurance Co. of America, c/o Cigna, 1601 Chestnut St., TL07V, Philadelphia, PA 19192-0003
13987327	+MIDLAND MTG / MIDFIRST, PO BOX 268959, Oklahoma City, OK 73126-8959
14138115	+MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 15 2020 04:25:42	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
13991794	E-mail/PDF: resurgentbknofications@resurgent.com Apr 15 2020 04:28:31	CACH, LLC, PO BOX 10587, GREENVILLE, SC 29603-0587
13987322	+EDI: CAPITALONE.COM Apr 15 2020 08:03:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
13987325	E-mail/Text: fnb.bk@fnfg.com Apr 15 2020 04:26:18	First Niagara Bank, 6950 S TRANSIT RD, Lockport, NY 14094
13987324	E-mail/Text: fnb.bk@fnfg.com Apr 15 2020 04:26:18	First Niagara Bank, PO Box 514, Lockport, NY 14095
14009895	E-mail/Text: fnb.bk@fnfg.com Apr 15 2020 04:26:18	First Niagara Bank, N.A., 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
13987326	+EDI: HFC.COM Apr 15 2020 08:03:00	HSBC, PO Box 30253, Salt Lake City, UT 84130-0253
		TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr MidFirst Bank

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 16, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2020 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	MidFirst Bank andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	MidFirst Bank bkgroup@kmlawgroup.com
Lawrence W. Willis	on behalf of Debtor Raymond P Jacobs, Jr.	ecf@westernpabankruptcy.com, urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Kathy A Jacobs	ecf@westernpabankruptcy.com, urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 8